Case 16-21476-GLT Doc 65 Filed 06/12/19 Entered 06/13/19 00:53:26 Desc Imaged

	<u>Certificate of Notice</u>	Page 1 of 4	
Information	to identify the case:	1 age 1 01 4	
Debtor 1	Ednabel D. Alcantara	Social Security number or ITIN xxx-xx-3832	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter 13 4/19/16	
Case number:	16-21476-GLT	Date case converted to chapter 7 6/10/19	

Official Form 309B (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Ednabel D. Alcantara		
2.	All other names used in the last 8 years			
3.	Address	120 Ambleside Drive Pittsburgh, PA 15237		
4.	Debtor's attorney Name and address	Glenn R. Bartifay 3134 Lillian Avenue First Floor Murrysville, PA 15668	Contact phone 412–824–4011 Email: gbartifay@bartifaylaw.com	
5.	Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412–276–4043 Email: ncardiello@comcast.net	

For more information, see page 2 >

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Case number 16-21476-GLT Debtor Ednabel D. Alcantara

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219

Hours open:

Mon. - Fri. Pittsburgh Office: 9:00a.m. -4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.

Contact phone 412-644-2700

Date: 6/10/19

7. Meeting of creditors

July 29, 2019 at 09:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222

8. Presumption of abuse The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances

9. Deadlines

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/27/19

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

claim:

Filing deadline: 8/19/19

Filing deadline: 10/17/16

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

Filing deadline: 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Liquidation of the debtor's property and payment of creditors' claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Ednabel D. Alcantara Debtor Case No. 16-21476-GLT Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2 User: lfin Page 1 of 2 Date Rcvd: Jun 10, 2019 Form ID: 309B Total Noticed: 39

Notice by first Jun 12, 2019.	t class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on	
db aty	+Ednabel D. Alcantara, 120 Ambleside Drive, Pittsburgh, PA 15237-4002 Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107	
aty	Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900	
aty cr	+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 +Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid,	
cr	6409 Congress Ave, Suite 100, BOCA RATON, FL 33487-2853 +Nationstar Mortgage LLC d/b/a Champion Mortgage Co, 8950 Cypress Waters Blvd.,	
cr	Coppell, TX 75019-4620 +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,	
14215638	Pittsburgh, PA 15212-5860 Champion Mortgage, P.O. Box 40724, Lansing, MI 48901-7924	
14215639 14215640	+Citi, P.O. Box 790040, Saint Louis, MO 63179-0040 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,	
14215641	St Louis, MO 63179-0040 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,	
14236135	Saint Louis, MO 63179-0040 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,	
14275709	Pittsburgh, PA 15219-6101 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,	
14215643	Kirkland, WA 98083-0657 John Weinstein, Allegheny Co. Treasurer, 108 Courthouse, 436 Grant Street,	
14215644	Pittsburgh, PA 15219-2497 Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349	
14215645	+KML Law Group, P.C., 500 BYN Mellon Indepence Center, 701 Market Street, Philadelphia, PA 19106-1538	
14276104	+Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Champion Mortgage Company, P.O. Box 619093, Dallas TX 75261-9093	
14236137	+North Hills SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101	
14215648	+Sharon Stern, P.O. Box 309, Saylorsburg, PA 18353-0309 +The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757	
14215650 14215651	+Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053	
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.		
aty	E-mail/Text: gbartifay@bartifaylaw.com Jun 11 2019 02:24:00 Glenn R. Bartifay, 3134 Lillian Avenue, First Floor, Murrysville, PA 15668	
tr	+EDI: QNLCARDIELLO.COM Jun 11 2019 06:18:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 11 2019 02:24:24 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946	
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 11 2019 02:24:31 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721	
cr	+E-mail/Text: bankruptcy@huntington.com Jun 11 2019 02:24:30 Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424	
14257931	EDI: BECKLEE.COM Jun 11 2019 06:18:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701	
14215636	+EDI: AMEREXPR.COM Jun 11 2019 06:18:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540	
14238168	EDI: RECOVERYCORP.COM Jun 11 2019 06:18:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	
14215637	+EDI: CAPITALONE.COM Jun 11 2019 06:18:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285	
14226490	EDI: CAPITALONE.COM Jun 11 2019 06:18:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083	
14273315	+E-mail/Text: kburkley@bernsteinlaw.com Jun 11 2019 02:24:47 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945	
14215642	+E-mail/Text: bankruptcy@huntington.com Jun 11 2019 02:24:30 Huntington Natl Bk, Huntington National Bank - Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424	
14237267	+EDI: MID8.COM Jun 11 2019 06:18:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011	
14215646	EDI: MID8.COM Jun 11 2019 06:18:00 Midland Credit Management, Inc., P.O. Box 13105, Roanoke, VA 24031-3105	
14215647	EDI: PRA.COM Jun 11 2019 06:18:00 Portfolio Recovery Associates, LLC, Attn: Bankruptcy, P.O. Box 12914, Norfolk, VA 23541	
14267891	EDI: PRA.COM Jun 11 2019 06:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
14215649	+EDI: RMSC.COM Jun 11 2019 06:18:00 Syncb/plcc, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104	

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Form ID: 309B Total Noticed: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued)

14259879 EDI: ECAST.COM Jun 11 2019 06:18:00 eCAST Settlement Corporation, PO Box 29262,

New York NY 10087-9262

TOTAL: 18

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Allegheny County cr

Duquesne Light Company cr North Hills School District

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2019 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Ednabel D. Alcantara qbartifay@bartifaylaw.com,

sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com

Jeffrey R. Hunt on behalf of Creditor North Hills School District jhunt@grblaw.com,

cnoroski@grblaw.com

Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com

Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.axosfs.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov on behalf of Creditor Peter J. Ashcroft

Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Peter J. Ashcroft on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,

Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9